

Essential Health Benefits

No one plans to get sick or hurt, but most people need to get treated for an illness or injury at some point. Health coverage protects you from facing high medical bills when something bad happens by helping to cover these costs.

Get Covered Illinois can help you get to the right place to find the health coverage that meets your needs and fits your budget. This may be coverage through the Health Insurance Marketplace, an online shopping website where you can compare and enroll in a private health insurance plan from some of the top insurance companies in the state or Medicaid coverage. Financial help is available to help lower costs.

The plans that are offered through the Marketplace include essential health benefit categories that are usually included in employer plans today. Having these essential benefits in your insurance plan will help protect you by providing health coverage when you get sick or hurt and need it most. These benefits can also keep you healthy by providing preventive services at no additional charge.

Marketplace plans provide coverage for:

- Outpatient services, like services or tests done at a medical center or doctor's office that do not require you to stay overnight.
- Emergency services, like medical care given to treat a sudden or unexpected illness in an emergency to keep you from getting worse.
- Hospitalization, like services, tests or surgery that require you to stay the night in the hospital.
- Maternity and newborn care, like services during pregnancy and after your baby is delivered, including breastfeeding.
- Mental health and substance use disorder services, including behavioral health treatment, like services that improve your mental well-being or treat a mental illness or substance use problem.
- Prescription drugs, like medicines that require a prescription from your doctor.
- Rehabilitative services and devices, like physical therapy, which help you recover skills that you lost because you were hurt or disabled, and habilitative services, which help you develop and maintain the skills you need.
- Laboratory services, like tests you take to diagnose an illness or problem.
- Preventive and wellness services and chronic disease management, like check-ups and screenings to help you stay healthy, and services to improve your quality of life by preventing or lowering the effect of a disease. This includes monitoring and education about your treatment.
- Pediatric care, including medical and vision care for children. Pediatric dental care is also available with your medical coverage or as a separate dental plan.